Electronic Acknowledgement Receipt					
EFS ID:	3239926				
Application Number:	09781310				
International Application Number:					
Confirmation Number:	7942				
Title of Invention:	Vintage maturation analytics for predicting behavior and projecting cash flow for customer communities and their responses to economic, competitive, or management changes				
First Named Inventor/Applicant Name:	Joseph Breeden				
Customer Number:	27160				
Filer:	John S. Paniaguas/Michael Tomsa				
Filer Authorized By:	John S. Paniaguas				
Attorney Docket Number:	P 272852				
Receipt Date:	01-MAY-2008				
Filing Date:	13-FEB-2001				
Time Stamp:	14:21:11				
Application Type:	Utility under 35 USC 111(a)				
Payment information:					
Submitted with Payment	no				

ı	Submitted with Fayment	no

# File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1 Amendment - After Non-Final Rejection	aamend.pdf	205249	no	6	
		67cec28d9e5dbb9125280c22491428ff 858e1c7a			

## Warnings:

Information:

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### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the international Application Number and of the international Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filling date of the application.